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Human Resources
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HIGHLIGHTS:

- Qualifying Events
- Medicare Information
- Flexible Spending Acct.
- Supplemental Life Insurance
- Catastrophic Leave
- SDI, Buy Back Program, Pregnancy, Paid Family Leave
- EAP
- Def. Comp
- VDT

"I need to add my new born baby to my health plan, who do I need to contact?"



EBSU:Newsletter

Welcome

We are pleased to provide you with this first edition of the Employee Benefits Services Unit (EBSU) newsletter. This newsletter is provided to answer questions and provide information to our employees regarding their benefit programs.

Good-bye to our Wellness Program

As many of you may already be aware, the Wellness Program has been discontinued effective May 1, 2009 due to the current budget issues. We were very fortunate to have a program that encouraged County employees to strive for a healthier life. Thank you to all who supported this program!

Other Wellness Resources: All County health plans offer tips and wellness programs to promote your good health and well being. These services are available to you by logging on directly to their website. We encourage all County employees to take advantage of the services available as a member of our health plans. Listed below are their website addresses.

CCHP PLAN A/B	www.contracostahealthplan.org
HEALTH NET	www.healthnet.com
KAISER	www.kp.org

Active Employees: What are qualifying events that allow mid-year changes?

A benefit election change is considered to be consistent with a family status change only if the election is necessary or appropriate as a result of the family status change. Family status change forms must be completed and approved within 60 days of the qualifying event date. The change will become effective the first of the month coincident with or next following the date the completed and approved change form is received by the Employee Benefits Services Unit. If you do not complete, submit and receive approval within 60 days of the qualifying event date, you will not be able to add a dependent or make any other changes until the next open enrollment period, with benefits effective on January 1 following that open enrollment period. Contact the Employee Benefits Services Unit as soon as you experience any of the family status changes listed:

- Marriage
- Divorce
- Birth, adoption
- Death
- IRS dependent eligibility
- Loss of Coverage
- Taking unpaid leave of absence by either you or your spouse.
- Change in your or your spouse's coverage that is attributable to the spouse's employment.
- Lose access to providers in your HMO plan's network.

For further questions and enrollment forms, please contact our office 925-335-1746



"You should not enroll in a Medicare Part D plan because you will lose eligibility for the County's health plans."

*NEW HIRE INFO:

- You have **60 days** from your date of hire to enroll into a medical and/or dental benefit plan.
- Your benefit plan will become effective the 1st day of the month following upon the receipt of the form.
- If you are adding a dependent onto your benefit plan, you must provide original documentation. Please refer to your enrollment form for detailed requirements.

Medicare Eligible and Still Working?

If you are an active employee approaching age 65 or have reached the age of 65, you are most likely being bombarded with information regarding your Medicare eligibility. The following information and guidelines are being presented to help you understand Medicare and how it impacts your health benefits.

Medicare Part A is for hospitalization coverage. Medicare Part A is "no cost" to you, but your health plan will continue to be your primary insurance.

Medicare Part B is for medical services. Social Security will require that you pay for enrollment in Medicare Part B. Your current County health plan continues to be your primary coverage for medical services.

It is not necessary to enroll in Medicare Part B as an active employee so you may postpone your enrollment without penalty until the time you retire. Take special notice that once you retire you must enroll in Medicare Part B, if you do not enroll in Medicare Part B in a timely manner, you are subject to pay a penalty of 10% per year for each year you delay enrollment. This penalty continues the duration of the time you are enrolled in Medicare Part B.

At the time of your retirement, contact Social Security and they will give you a form for the County to complete to verify your group health coverage between the time you first became Medicare eligible and the time of your retirement. Bring this form into the Employee Benefits Service Unit and we will complete this verification form.

Medicare Part D is for prescription drug coverage. The County health plans include prescription drug coverage. The prescription drug coverage included with your health plan is called "creditable coverage" meaning that it is at least as good if not better than a Medicare Part D plan. You should **not** enroll in a Medicare Part D plan because you will lose eligibility for the County's health plans.

In conclusion, Medicare Part A is automatic if you get benefits from Social Security at no monthly cost to you. Medicare Part B can be delayed until the time of your retirement. Medicare Part D should not be elected if you want to continue participating in the County Health Plans.

Further questions, please contact our office.

Flexible Spending Acct. and DCAP

Health Care Spending Account (HCSA)

The Health Care Spending Account allows employees to pay with pre-tax dollars; eligible medical, dental and/or vision expenses that are not covered by their medical and/or dental plans.

Employees elect on a yearly basis the amount they want to contribute to the HCSA account and this amount is deducted pre-tax from their paycheck on a monthly basis.

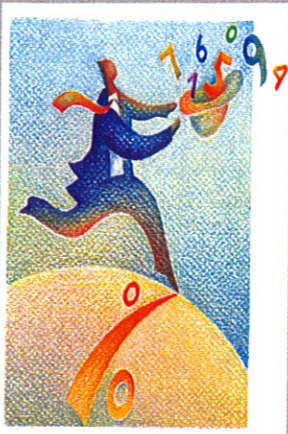
For more information on this benefit, including the HCSA brochure and claim forms please visit the Human Resources website at www.cccounty.us.

Dependent Care Assistance Program (DCAP)

The Dependent Care Assistance Program Account allows employees to pay for eligible child and adult care expenses with pre-tax dollars.

Employees elect on a yearly basis the amount they want to contribute to the DCAP account and this amount is deducted pre-tax from their paycheck on a monthly basis.

For more information on this benefit, including the DCAP brochure and claim forms please visit the Human Resources website at www.cccounty.us.



Supplemental Life Insurance

The County provides a \$10,000 basic life insurance policy to all employees that enroll in a medical and/or dental plan. However, employees are able to buy additional coverage through the Supplemental Life Insurance Program. Employees can buy additional life insurance for themselves, spouse and/or children.

For more information on the benefit, please visit the Human Resources website at www.cccounty.us.

Catastrophic Leave Hours

The Catastrophic Leave Bank is a program that is available to eligible employees who are out on a leave of absence because of a catastrophic medical condition affecting them or an eligible family member and have used all their accruals.

For more information regarding this program including an application to receive hours or to donate hours, please visit the Human Resources website at www.cccounty.us.

State Disability Insurance (SDI)

State Disability Insurance is an income replacement insurance administered by the State of California through the Employment Development Department (EDD). Employees contribute to SDI by having an SDI deduction taken from their paycheck. Since not all County employees participate in this program, please check your MOU or Management Resolution to see if you are eligible to participate in this program.

Eligible employees can apply for SDI if their medical provider has deemed them disabled. Please contact the Employee Benefits Services Unit to receive a claim form.

The Employment Development Department will make all determinations on eligibility as well as benefit granted. For more information of how determinations are made please contact the EDD directly at 1-800-480-3287. For additional information regarding this benefit, please visit the Employee Benefits Services Unit at www.cccounty.us or www.edd.ca.gov.

Pregnancy

According to EDD, if your doctor certifies you must limit your hours of work or modify your work duties due to your pregnancy disability, you may be eligible for partial or full disability insurance benefits. The usual disability period for a "NORMAL" pregnancy is up to four weeks before the expected delivery date and up to six weeks after the actual delivery. However, your doctor may certify to a longer period if the delivery is by Cesarean section, if there are medical complications, or if you are unable to perform your regular or customary job duties. For additional information, please visit the Employee Benefits Services Unit at www.cccounty.us or www.edd.ca.gov.

EAP

The Contra Costa County Employee Assistance Program (EAP) is a voluntary counseling program designed to serve Contra Costa County employees and their eligible family members. It offers up to three (3) free confidential consultations, short-term problem solving, and referrals. For consultation on personal problems, questions, or information about the EAP, please call (925) 930-3661.



STAY TUNE FOR OUR
NEXT EDITION
"GOVERNING RULES"....

Buy Back Program

Many County employees that participate in SDI must participate in the buy back program. Because EDD's process for SDI payments can sometimes take time, the County developed the Buy Back Program. Employees eligible for SDI who are off work on a medical leave maybe required to use all sick leave hours available to them in order to complete the pay period (please refer to your MOU). Once the employee receives their SDI benefit, the employee will need to pay back any overpayments they might have received.

For example, an employee is off work an entire month and has applied for SDI. While the employee waits for EDD to make a determination on their claim they use Sick Leave Accruals for that month.

Once the employee receives their SDI payment, the Employee Benefits Services Unit will determine if there have been any overpayments, meaning that the employee received payment from the County and from SDI for the same period of time. If there has been an overpayment, the employee will need to buy back the sick leave hours used during the period that SDI and County Sick Leave overlapped.

For additional information regarding this benefit, please contact the Employee Benefits Services Unit at (925) 335-1746 or visit us at www.cccounty.us

Deferred Compensation

Contra Costa County's 457 Plan may just be one of the easiest and most convenient ways to prepare for your retirement.

Under Section 457 of the Internal Revenue Code, Deferred Compensation Plans were established to permit you, on a voluntary basis, to authorize your employer to withhold a portion of your salary and invest it, on a tax-deferred basis, for payment to you at a later date. Neither your contributions nor any investment earnings are subject to current federal and (in most cases) state income taxes. Taxes become payable when your account assets are distributed to you, generally at retirement, when you may be in a lower income tax bracket. As you withdraw assets from the Plan, they will be taxed as ordinary income.

For additional information regarding this benefit, please contact the Employee Benefits Services Unit at (925) 335-1746 or visit us at www.cccounty.us.

Paid Family Leave (PFL)

The Paid Family Leave program provides employees partial wage replacement when taking time off work to care for parents, children, spouses and registered domestic partners or to bond with a new minor child. All employees who participate in the SDI program are also eligible for PFL. For additional information, please visit the Employee Benefits Services Unit at www.cccounty.us or www.edd.ca.gov.

Vision Display Terminal (VDT)

Please visit our website at www.cccounty.us to submit your request. If you are unsure you are eligible for this program, please refer to your MOU or Management Resolution.



"Laughter is Good for you"

A genuine belly laugh can be priceless medicine for life's everyday stresses. And you don't have to worry about any side effects, except, maybe a case of the giggles." -Everyday Health Network